



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

In re application of: Tara Chand Singhal )  
5 Serial No: 09/891,913 ) Art Unit  
Filed: June 26, 2001 ) 3692  
10 For: Method and Apparatus for A Payment )  
Card System )  
Examiner: Monfeldt, Sarah M )  
15 Attorney Docket: 11195.33 )

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT dated 6-25-2008**

Commissioner for Patents  
20 P O Box 1450, Alexandria, VA 22313-1450

Dear Sir/Madam:

This response is to the Notice of Non-Compliant Amendment dated 6-25-2008, for a complete listing of all claims is not present and listing of claims does not include text of all pending claims, having a shortened statutory period of response of one month on or 25 before 7-25-2008. This response is being timely filed within the statutory period of one month from the date of the Notice.

A corrected claims section that provides for complete listing of all claims and text of all pending claims is filed and attached herein. Accordingly, reexamination, reconsideration and allowance of all pending claims are respectfully requested.

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**CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on July 15/2008 by T. Chand Singhal TARA  
35 CHAND SINGHAL, Applicant